

Brief Statement of the Third Quarter Financial Results for the Fiscal Year Ending March 2015
[Japanese GAAP (Consolidated)]

January 30, 2015

Forward-looking Statement

The statements and figures contained in this Brief Statement of the Third Quarter Financial Results for the fiscal year ending March 2015 (the "Brief Statement") with respect to ACOM CO., LTD. ("ACOM")'s plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and beliefs in light of the information currently available to it and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors. Potential risks and uncertainties include, but not limited to: general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest Rate Restriction Act, the level of interest rates paid on ACOM's debt, and legal limits on interest rates charged by ACOM.

Name of the company:	ACOM CO., LTD. ("ACOM" or "the Company")
Stock market:	First Section of Tokyo Stock Exchange
Code Number:	8572
Location of the head office:	Tokyo
URL:	http://www.acom.co.jp/corp/english/ir_index.html
Position of the representative:	Chairman, President & Chief Executive Officer
Name:	Shigeyoshi Kinoshita
Position of the person in charge:	Chief General Manager of Treasury Department
Name:	Takashi Kiribuchi
Telephone Number:	(03) 5533-0861
Registration date of quarterly securities report:	February 13, 2015
Commencement date of dividend payment:	-
Quarterly material to supplement the financial results:	Applicable
Quarterly financial results conference:	Applicable (For domestic financial analysts and institutional investors)

Note: 1. All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

Note: 2. The figures in percentages show the year-on-year change from previous third quarter.

1. Consolidated Business Results for the Third Quarter Accounting Period (from April 1, 2014 to December 31, 2014)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
3Q for FY March 2015	162,541	7.7	38,173	(18.7)	38,681	(18.9)	34,958	(19.3)
3Q for FY March 2014	150,968	3.7	46,972	(0.1)	47,676	(0.2)	43,309	(4.5)

[Note] Comprehensive income

3Q for FY March 2015: 39,130 million yen [(16.3%)]

3Q for FY March 2014: 46,743 million yen [(1.0%)]

	Net Income per Share	Net Income per Share Diluted
	(Yen)	(Yen)
3Q for FY March 2015	22.31	-
3Q for FY March 2014	27.65	-

[Note] With effect on October 1, 2013, ACOM executed a stock split where each share of its common stock was split into ten shares. Net income per share above is computed on the premise that the stock split was conducted at the beginning of previous fiscal year.

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity
	(Millions of yen)	(Millions of yen)	%
3Q for FY March 2015	1,152,857	344,610	28.7
FY March 2014 (Annual)	1,155,203	306,726	25.5

<Reference> Owners' Equity:

3Q for FY March 2015: 330,687 million yen

FY March 2014: 294,393 million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total
FY March 2014	—	0.00	—	0.00	0.00
FY March 2015	—	0.00	—		
FY March 2015 (Forecast)				—	—

<Note> Amendment to dividend forecast: None

Dividend for fourth quarter of FY March 2015 is undecided at this point.

3. Forecasts for the Fiscal Year Ending March 2015 (from April 1, 2014 to March 31, 2015)

	Operating Revenue		Operating Income		Ordinary Income		Net Income		Net Income per Share
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Yen)
Annual	208,800	3.2	52,200	264.2	52,100	234.7	45,000	323.3	28.72

<Note> Amendment to business results forecast: None

(Note)

(1) Change in important subsidiaries in the nine months ended December 31, 2014 (Change in scope of consolidation): None

(2) Adoption of accounting methods used specifically for quarterly consolidated financial statements: None

(3) Changes in accounting policy, accounting estimates and restatement

A) Change in accounting policy due to revision of accounting standards, etc.: Applicable

B) Changes other than A): Applicable

C) Change in accounting estimates: None

D) Restatement: None

Please refer to "(2) Changes in Accounting Policy, Accounting Estimates and Restatement" of "2. Summary Information (notes)" on page 3 for details.

(4) Outstanding shares (common stock)

A) Number of shares outstanding (including treasury stock)

Third Quarter of FY March 2015:	1,596,282,800 shares	FY March 2014:	1,596,282,800 shares
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B) Number of treasury stock at the end of period

Third Quarter of FY March 2015:	29,668,519 shares	FY March 2014:	29,668,359 shares
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C) Number of average shares outstanding (accumulated quarterly consolidated period)

Third Quarter of FY March 2015:	1,566,614,316 shares	Third Quarter of FY March 2014:	1,566,615,131 shares
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(Note) With effect on October 1, 2013, ACOM executed a stock split where each share of its common stock was split into ten shares. The numbers of outstanding shares (common stock) are computed on the premise that the stock split was conducted at the beginning of previous fiscal year.

(Note) Information regarding the implementation of quarterly review procedures

Brief Statement of Quarterly financial results are not subject to quarterly review procedures. At the time of disclosure of the financial results, the quarterly consolidated financial statement review procedures based on the Financial Instruments and Exchange Law, are under process.

(Note) Explanation regarding proper use of the business forecast and other notes

(Notes to Forward-looking Statement)

The statements about the future performance of ACOM are based on management's assumptions and beliefs in light of the information currently available to it. These statements do not guarantee our future performance: actual results may differ from those in the forward-looking statements as a result of various factors. Please refer to "(3) Qualitative Information on the Forecasts for the Consolidated Business Results" of "1. Quarterly Qualitative Information on Business Results" on page 3 for conditions which are basis of forecasts and notes for using the forecast.

(Accessing financial results materials and archive of financial results conference)

ACOM plans to hold the third quarter financial results conference (conference call for domestic financial analysts and institutional investors) on January 30, 2015. The materials for the conference call will be listed promptly at the website after the financial results are disclosed.

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1. Quarterly Qualitative Information on Business Results

(1) Qualitative Information on Business Results

During the nine months ended December 31, 2014, the Japanese economy saw positive trends of gradual improvement in the employment environment and consumer spending mainly due to the effects from economic growth strategies by the government. However, the possibility of an economic downturn remained, with factors including the prolonged backlash from last-minute demand spurred by the consumption tax hike, the scale-down of quantitative easing in the United States, the change in the economies of emerging nations represented by China and concern over a downturn overseas arising from the Middle East and Ukrainian situations.

In the consumer finance industry, business conditions continued to be severe, including requests for interest repayment remaining at high level, although the recovery of loans and new applications began to curb the shrinking trend of market.

In such an environment, under its management vision of “aiming to become the leading company in personal loan market which provides prime satisfaction to utmost number of customers and win their trust in return,” the Company Group has positioned its loan business, guarantee business and overseas financial business as the three core business categories and strives to increase market shares in the consumer loan market.

Consolidated operating revenue for the nine months ended December 31, 2014, was 162,541 million yen (up 7.7% year-on-year), due primarily to an increase in revenue from credit guarantee attributable to contributions from the newly added MU Credit Guarantee Co., LTD. starting its operation in March 2014 and a steady increase in the guaranteed receivables. However, operating expenses were 124,367 million yen (up 19.6% year-on-year) due primarily to the posting of provision for loss on interest repayment with regard to portions that exceeded the amount initially projected for the nine months ended December 31, 2014, because of persistently higher-than-expected requests for interest repayment, and an increase in provision of allowance for doubtful accounts. As a result, operating income was 38,173 million yen (down 18.7% year-on-year), ordinary income was 38,681 million yen (down 18.9% year-on-year), and net income was 34,958 million yen (down 19.3% year-on-year).

(2) Qualitative Information on Financial Position

Compared with the end of the prior fiscal year, total assets decreased by 2,345 million yen while net assets increased by 37,883 million yen as of December 31, 2014. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets decreased by 6,050 million yen, and noncurrent assets increased by 3,704 million yen. Therefore, total assets decreased by 2,345 million yen. The breakdown of major increases and decreases in current assets is as follows: cash and deposits (down by 23,103 million yen), short-term loans receivable (down by 9,999 million yen), short-term investment securities (down by 5,495 million yen), accounts receivable-operating loans (up by 28,555 million yen) and accounts receivable-installment (up by 2,850 million yen). The breakdown of major increases and decreases in noncurrent assets is as follows: net defined benefit asset (up by 4,103 million yen), investment securities (up by 2,474 million yen), and goodwill (down by 3,175 million yen).

(Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities were decreases of 81,433 million yen, increases of 41,205 million yen, and decreases of 40,228 million yen, respectively. The breakdown of major increases and decreases in liabilities include: provision for loss on interest repayment (down by 40,275 million yen), loans and bonds payable (down by 4,477 million yen), and deferred tax liabilities (up by 2,136 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 35,782 million yen mainly due to an increase of retained earnings, accumulated other comprehensive income increased by 510 million yen, and minority interests increased by 1,589 million yen. As a result, total net assets increased by 37,883 million yen, and the shareholder's equity ratio increased by 3.2 percentage points to 28.7%.

(3) Qualitative Information on the Forecasts for the Consolidated Business Results

The Company has announced annual forecasts of operating revenue, ordinary income and net income of 208.8 billion yen, 52.1 billion yen and 45.0 billion yen, respectively on May 8, 2014. Although 10.6 billion yen of provision for loss on interest repayment was booked in the nine months ended December 31, 2014, the Company did not revise its annual forecast. This is attributable to operating revenue outpacing the target and reduction in expenses, etc.

Outlook above is forecast based on information available at the date of announcement of this brief statement. However, there are some potential risk factors in the Group's business management. The trend of requests for interest repayment in particular is highly unpredictable, due to its sensitivity to changes in external environmental changes. Therefore, Company is still exposed to risks of making additional provision for loss on interest repayment.

Actual results may differ from forecast values due to various risk factors, not limited to those mentioned above.

2. Summary Information (notes)

(1) Change in Important Subsidiaries during the Nine Months ended December 31, 2014

Not applicable

(2) Changes in Accounting Policy, Accounting Estimates and Restatement

(Changes in Accounting Policy)

<Application of the accounting standard for retirement benefits, etc.>

Effective from the three months ended June 30, 2014, Paragraph 35 of the "Accounting Standard for Retirement Benefits" (ASBJ Statement No. 26, May 17, 2012) and Paragraph 67 of the "Guidance on Accounting Standard for Retirement Benefits" (ASBJ Guidance No. 25, May 17, 2012; hereinafter, the "Guidance for Retirement Benefits") have been applied. Accordingly, the calculation methods for retirement benefit obligations and service costs have been revised: the method for period allocation of projected retirement benefit has been changed from a straight-line basis to a benefit formula basis, and the calculation method for the discount rate has been changed from a calculation based on a period approximately equal to the average remaining service years of the employees, to a calculation using a single weighted-average discount rate reflecting the estimated payment period of retirement benefits and the amount thereof for each estimated payment period.

Regarding the application of the Accounting Standard and the Guidance for Retirement Benefits, the effect of the changes in the calculation method for retirement benefit obligations and service costs is reflected in "Retained earnings" at the beginning of the nine months ended December 31, 2014, in accordance with the transitional treatment provided for in Paragraph 37 of the Accounting Standard for Retirement Benefits.

As a result, net defined benefit asset increased by 3,794 million yen and retained earnings increased by 2,827 million yen, at the beginning of the nine months ended December 31, 2014. However, the impacts on operating income, ordinary income and income before income taxes and minority interests for the nine months ended December 31, 2014, are negligible.

<Application of the accounting standard for business combinations, etc.>

"Accounting Standard for Business Combinations" (ASBJ Statement No. 21, September 13, 2013; hereinafter, the "Accounting Standard for Business Combinations"), "Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013; hereinafter, the "Accounting Standard for Consolidated Financial Statements"), and "Accounting Standard for Business Divestitures" (ASBJ Statement No. 7, September 13, 2013; hereinafter, the "Accounting Standard for Business Divestitures"), etc. became applicable from the beginning of the fiscal year starting on or after April 1, 2014. Accordingly, these accounting standards have been applied effective from the three months ended June 30, 2014 (except for the provisions of Paragraph 39 of the Accounting Standard for Consolidated Financial Statements). Following the methods changed in these standards, differences due to changes in the Company's equity interest in subsidiaries that remain under the Company's control shall be recognized as capital surplus, and acquisition-related costs for a business combination shall be charged to expense in the fiscal years when such costs are incurred. In addition, for any business combination on or after April 1, 2014, readjustment of allocation of acquisition costs due to the statement of provisional estimates shall be reflected in the quarterly consolidated financial statements for the quarter of the fiscal year in which the date of the business combination falls.

Application of the Accounting Standard for Business Combinations, etc. is in accordance with the transitional treatment provided for in Paragraph 58-2 (3) of the Accounting Standard for Business Combinations, Paragraph 44-5 (3) of the Accounting Standard for Consolidated Financial Statements, and Paragraph 57-4 (3) of the Accounting Standard for Business Divestitures. Accordingly, the cumulative effects of an assumed retroactive application of the new accounting standards to all previous fiscal periods, at the beginning of the nine months ended December 31, 2014, have been adjusted to capital surplus and retained earnings.

Consequently, goodwill decreased by 2,436 million yen, capital surplus decreased by 2,339 million yen and foreign currency translation adjustment decreased by 433 million yen, while retained earnings increased by 335 million yen, at the beginning of the nine months ended December 31, 2014. In addition, operating income, ordinary income, and income before income taxes and minority interests for the nine months ended December 31, 2014, each increased by 177 million yen.

3. Quarterly Consolidated Financial Statements
(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2014)	Current third quarter (As of December 31, 2014)
Assets		
Current assets		
Cash and deposits	130,208	107,105
Accounts receivable-operating loans	828,622	857,178
Loans receivable of banking business	60,338	61,190
Accounts receivable-installment	18,111	20,962
Purchased receivables	8,846	8,804
Short-term investment securities	17,085	11,589
Trading account securities	2,495	1,444
Merchandise and finished goods	325	325
Raw materials and supplies	69	79
Deferred tax assets	20,022	22,184
Short-term loans receivable	9,999	-
Other	49,285	54,696
Allowance for doubtful accounts	(45,128)	(51,329)
Total current assets	1,100,281	1,094,231
Noncurrent assets		
Property, plant and equipment		
Buildings and structures, net	7,129	6,675
Equipment, net	10,877	11,382
Land	6,235	6,240
Other, net	1,075	1,200
Total property, plant and equipment	25,318	25,499
Intangible assets		
Goodwill	10,865	7,689
Software	6,400	6,921
Other	43	43
Total intangible assets	17,309	14,655
Investments and other assets		
Investment securities	1,787	4,262
Net defined benefit asset	1,028	5,132
Deferred tax assets	156	63
Guarantee deposit	5,817	5,789
Other	4,174	3,859
Allowance for doubtful accounts	(672)	(635)
Total investments and other assets	12,292	18,471
Total noncurrent assets	54,921	58,626
Total assets	1,155,203	1,152,857

(Millions of yen)

	Prior fiscal year (As of March 31, 2014)	Current third quarter (As of December 31, 2014)
Liabilities		
Current liabilities		
Notes and accounts payable-trade	240	341
Short-term loans payable	48,187	9,223
Current portion of long-term loans payable	164,273	121,862
Current portion of bonds	51,926	49,712
Deposits of banking business	74,516	74,740
Income taxes payable	1,189	1,659
Provision for loss on guarantees	5,907	6,417
Asset retirement obligations	9	10
Deferred installment income	93	87
Other	15,003	15,857
Total current liabilities	361,347	279,913
Noncurrent liabilities		
Bonds payable	136,088	182,851
Long-term loans payable	219,491	251,839
Deferred tax liabilities	1,608	3,762
Provision for directors' retirement benefits	27	25
Provision for loss on interest repayment	124,100	83,824
Net defined benefit liability	220	248
Asset retirement obligations	4,544	4,592
Other	1,049	1,189
Total noncurrent liabilities	487,128	528,333
Total liabilities	848,476	808,247
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	73,671
Retained earnings	173,398	211,520
Treasury stock	(19,793)	(19,794)
Total shareholders' equity	293,447	329,230
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	22	5
Foreign currency translation adjustment	(756)	471
Remeasurements of defined benefit plans	1,679	979
Total accumulated other comprehensive income	945	1,456
Minority interests	12,333	13,923
Total net assets	306,726	344,610
Total liabilities and net assets	1,155,203	1,152,857

(2) Quarterly Consolidated Statement of Income and Quarterly Consolidated Statement of Comprehensive Income
Quarterly Consolidated Statement of Income
Nine months ended December 31

	(Millions of yen)	
	For the nine months ended December 31, 2013 (From April 1, 2013 to December 31, 2013)	For the nine months ended December 31, 2014 (From April 1, 2014 to December 31, 2014)
Operating revenue		
Interest on operating loans	105,784	107,009
Interest on loans of banking business	5,647	6,261
Credit card revenue	1,647	1,924
Per-item revenue	213	78
Revenue from credit guarantee	18,828	26,487
Collection from purchased receivable	4,144	3,874
Other financial revenue	836	988
Other operating revenue	13,865	15,916
Total operating revenue	150,968	162,541
Operating expenses		
Financial expenses	16,006	14,780
Cost of purchased receivable	1,585	1,524
Other operating expenses	86,403	108,062
Total operating expenses	103,996	124,367
Operating income	46,972	38,173
Non-operating income		
Interest income	100	143
Dividends income	9	11
Equity in earnings of affiliates	28	17
House rent income	243	236
Other	356	144
Total non-operating income	738	552
Non-operating expenses		
Interest expenses	15	16
Loss on investments in partnership	8	11
Other	10	16
Total non-operating expenses	33	44
Ordinary income	47,676	38,681

	(Millions of yen)	
	For the nine months ended December 31, 2013 (From April 1, 2013 to December 31, 2013)	For the nine months ended December 31, 2014 (From April 1, 2014 to December 31, 2014)
Extraordinary income		
Gain on sales of noncurrent assets	10	9
Gain on sales of investment securities	0	47
Other	0	0
Total extraordinary income	11	56
Extraordinary loss		
Loss on sales of noncurrent assets	3	9
Loss on retirement of noncurrent assets	127	54
Loss on sales of investment securities	0	-
Loss on valuation of investment securities	7	0
Other	0	0
Total extraordinary loss	140	64
Income before income taxes and minority interests	47,547	38,673
Income taxes-current	1,834	2,508
Income taxes-deferred	524	(1,008)
Total income taxes	2,358	1,499
Income before minority interests	45,188	37,173
Minority interests in income	1,878	2,215
Net income	43,309	34,958

Quarterly Consolidated Statement of Comprehensive Income
Nine months ended December 31

(Millions of yen)

	For the nine months ended December 31, 2013 (From April 1, 2013 to December 31, 2013)	For the nine months ended December 31, 2014 (From April 1, 2014 to December 31, 2014)
Income before minority interests	45,188	37,173
Other comprehensive income		
Valuation difference on available-for-sale securities	119	(16)
Foreign currency translation adjustment	1,435	2,289
Remeasurements of defined benefit plans, net of tax	-	(315)
Total other comprehensive income	1,554	1,957
Comprehensive income	46,743	39,130
Comprehensive income attributable to:		
Owners of the parent	44,712	36,288
Minority interests	2,030	2,842

(3) Notes to Quarterly Consolidated Financial Statements

(Notes to Going-concern Assumption)

Not applicable

(Notes in Case of Any Significant Changes in the Amount of Shareholders' Equity)

Not applicable

4. [Reference] Quarterly Non-consolidated Financial Statements

Quarterly financial statements are prepared in accordance with the "Regulations of Quarterly Financial Statements on Terms, Forms and Preparation Method" (Cabinet Office Ordinance No. 63, 2007) (hereinafter "Regulations on Quarterly Financial Statements").

Pursuant to Provisory Clause of Article 1, Paragraph 6 of the Supplementary Provisions of the "Cabinet Office Ordinance Partially Amending the Regulations Concerning the Terminology, Forms and Preparation Methods of Financial Statements" (Cabinet Office Ordinance No. 22 dated March 28, 2014), quarterly non-consolidated financial statements for current third quarter (from October 1, 2014, to December 31, 2014) and nine months ended December 31, 2014, (from April 1, 2014, to December 31, 2014) are prepared in accordance with amended Regulations on Quarterly Financial Statements. Comparative information are prepared in accordance with Regulations on Quarterly Financial Statements before the amendment, as stipulated in Article 2, Paragraph 6 of the Supplementary Provisions of the ordinance.

(1) [Reference] Quarterly Non-consolidated Balance Sheet

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2014)	Current third quarter (As of December 31, 2014)
Assets		
Current assets		
Cash and deposits	111,048	90,181
Accounts receivable-operating loans	726,191	739,698
Accounts receivable-installment	17,281	20,273
Short-term investment securities	17,000	11,500
Merchandise and finished goods	325	325
Raw materials and supplies	36	40
Deferred tax assets	17,878	19,922
Right to reimbursement	18,588	23,318
Other	27,324	16,937
Allowance for doubtful accounts	(34,260)	(39,170)
Total current assets	901,415	883,027
Noncurrent assets		
Property, plant and equipment	23,615	23,708
Intangible assets	12,585	12,595
Investments and other assets		
Prepaid pension cost	-	3,465
Other	35,458	33,643
Allowance for doubtful accounts	(740)	(630)
Total investments and other assets	34,718	36,478
Total noncurrent assets	70,919	72,781
Total assets	972,335	955,809
Liabilities		
Current liabilities		
Accounts payable-trade	219	328
Short-term loans payable	41,600	-
Current portion of long-term loans payable	138,985	107,161
Current portion of bonds	50,326	40,113
Income taxes payable	183	115
Provision for loss on guarantees	5,540	6,010
Asset retirement obligations	0	7
Other	10,870	10,379
Total current liabilities	247,726	164,116
Noncurrent liabilities		
Bonds payable	111,000	161,000
Long-term loans payable	205,029	226,599
Deferred tax liabilities	12	1,258
Provision for retirement benefits	1,045	-
Provision for loss on interest repayment	124,100	83,824
Asset retirement obligations	4,314	4,341
Other	933	1,046
Total noncurrent liabilities	446,435	478,071
Total liabilities	694,161	642,187
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	158,101	193,566
Treasury stock	(19,793)	(19,794)
Total shareholders' equity	278,150	313,615
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	22	5
Total valuation and translation adjustments	22	5
Total net assets	278,173	313,621
Total liabilities and net assets	972,335	955,809

(2) [Reference] Quarterly Non-consolidated Statement of Income
[Nine months ended December 31]

	(Millions of yen)	
	For the nine months ended December 31, 2013 (From April 1, 2013 to December 31, 2013)	For the nine months ended December 31, 2014 (From April 1, 2014 to December 31, 2014)
Operating revenue		
Interest on operating loans	85,736	85,513
Credit card revenue	1,647	1,924
Revenue from credit guarantee	18,828	21,989
Other financial revenue	56	61
Other operating revenue	10,413	12,568
Total operating revenue	116,683	122,056
Operating expenses		
Financial expenses	10,244	7,779
Other operating expenses	67,672	86,091
Total operating expenses	77,917	93,870
Operating income	38,765	28,185
Non-operating income		
Interest income	92	93
Dividends income	2,283	2,369
Other	664	455
Total non-operating income	3,040	2,918
Non-operating expenses		
Interest expenses	15	16
Loss on investments in partnership	8	11
Loss on insurance cancellation	5	8
Other	2	1
Total non-operating expenses	31	37
Ordinary income	41,774	31,066
Extraordinary income		
Gain on sales of noncurrent assets	8	6
Gain on sales of investment securities	0	47
Other	0	0
Total extraordinary income	9	53
Extraordinary loss		
Loss on sales of noncurrent assets	1	9
Loss on retirement of noncurrent assets	124	53
Loss on sales of investment securities	0	-
Loss on valuation of investment securities	7	0
Other	3	0
Total extraordinary loss	138	63
Income before income taxes	41,645	31,056
Income taxes-current	117	121
Income taxes-deferred	64	(1,752)
Total income taxes	181	(1,631)
Net income	41,463	32,688